

IN THE CLAIMS

1. - 21. (cancelled).

22. (previously presented) A method for purchasing an item using a terminal apparatus connected to a supplier server through a communication line, the method comprising:

accumulating data associated with a user request to purchase the item at a plurality of supplier servers;

contacting, by the plurality of supplier servers, a credit company server to obtain a credit contract associated with the user request to purchase the item;

accessing, by the credit company server, a database having standard commissions and item charge rates associated with each of the plurality of suppliers associated with the plurality of supplier servers;

determining, at the credit company server, whether the user is authorized to receive credit for purchasing the item;

setting, at the credit company server, an interest rate based on the item being purchased;

calculating, at the credit company server, a term of payment for each supplier associated with the plurality of supplier servers based on the standard commissions and item charge rates associated with each supplier and the interest rate;

simulating at the terminal apparatus the calculated term of payment for the suppliers associated with the plurality of servers;

creating the credit contract including one of the calculated terms of payment; and

sending the credit contract from the credit company server to the user if the user is authorized to receive credit for purchasing the item.

23. (previously presented) The method of claim 22, further comprising sending a notification from the credit company server to the supplier server indicating that the user is authorized to purchase the item if the user is authorized to receive credit for purchasing the item.

24. (previously presented) The method of claim 22, wherein the determining step further includes communicating with a database having credit information relating to the user.

25. (previously presented) The method of claim 22, further comprising sending a notification to the user indicating denial of credit for purchasing the item if the user is not authorized to receive credit for purchasing the item.

26. (previously presented) The method of claim 25, further comprising sending a notification from the credit company server to the supplier server indicating that the user is not authorized to purchase the item if the user is not authorized to receive credit for purchasing the item.

27. (previously presented) The method of claim 22, further comprising providing the user with credit payment options including the frequency of payments associated with purchasing the item if the user is authorized to receive credit for purchasing the item.

28. (previously presented) The method of claim 22, further comprising providing the user with credit payment options including the amount of each payment associated with

purchasing the item if the user is authorized to receive credit for purchasing the item.

29. (cancelled).

30. (previously presented) The method of claim 22, wherein the setting step further includes associating an interest rate with the credit contract based on the identity of the user.

31. (previously presented) The method of claim 22, wherein the sending step further includes printing the credit contract and sending the printed credit contract to the user.

32. (previously presented) The method of claim 22, wherein the sending step further includes transmitting an electronic copy of the credit contract to a terminal apparatus associated with the user.

33. (previously presented) The method of claim 32, further comprising the user applying a digital signature to the electronic copy of the credit contract and transmitting the signed electronic contract to the supplier server.

34. (currently amended) A method for electronic purchase of a good, comprising:

selecting a credit payment method for the good being purchased using a user terminal coupled to a plurality of supplier servers;

accessing, by the credit company server, a database having standard commissions and goods codes associated with each of the supplier servers;

setting, at the credit company server, a first interest rate based on the type of good being purchased;_

calculating, at the credit company server, a credit payment method for each of the supplier servers based on the first interest rate and the standard commissions and goods codes associated with each of the supplier servers, each credit payment method including a payment frequency and a payment start date;

providing the credit payment method associated with each supplier to the user terminal; and

requesting, by one of the plurality of servers, that a user associated with the user terminal agree to one of the credit payment method including the payment frequency and start date

35. (previously presented) The method of claim 34, wherein the determining step further includes transmitting information associated with the user to the credit company server.

36. (previously presented) The method of claim 35, further comprising determining, at the credit company server, a second interest rate associated with the good being purchased based on the information associated with the user and requesting that the user agree to the second interest rate as part of agreeing to the credit payment method.

37. (cancelled).

38. (previously presented) The method of claim 34, further comprising transmitting a contract to the user terminal when the user indicates acceptance of the credit payment method.

39. (previously presented) The method of claim 34, wherein the determining step further includes determining if the user is a student or a housewife.

40. (previously presented) The method of claim 34, wherein the determining step further includes determining if the user has previously purchased another good from a supplier associated with the server.